

# ...Because We Care

April 2008

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# FARMERS®

## Identity Shield

Farmers is introducing a new product in April for your home owners and renters policies. It is Identity Shield protection. All Next Generation policies have identity theft coverage and other policies have it as an option. This option includes the \$30,000 for identity theft, the same as the Next Generation policy. In addition to that you receive:

- Quarterly credit and public records reports
- Continuous monitoring of these records for fraudulent activity
- Provides a 24/7 advocate to help with recovery
- Assistance with the credit bureaus
- Prepare necessary correspondence
- Maintain case files.

Call us for a quote.

## Disability Insurance

May is Disability Insurance Awareness Month. We're starting a little early so that we can set up appointments in May. In keeping with that, the last two pages of this newsletter talk about this often overlooked coverage. It contains some startling statistics at the bottom of the second page.

Disability Insurance is usually classified into two categories, short term and long term. There are also various definitions of a disability from the ability to do your job to the ability to do any job. Our agency offers plans to cover needs specifically designed for you within your budget.

## Charity

Our agency and Farmers puts the highest importance on community involvement with charities. Each month we will focus on one. This month is Operation Support Our Troops—Illinois.

The mission of this organization is to collect items and send them to our troops throughout the world. Visit their web site at [www.osotil.org](http://www.osotil.org) to see what they currently need, then drop those items at our agency. We are an official drop off site for them.

On July 19, the Lt. Dan Band starring Gary Sinise will perform a fund raising concert again at Cantigny in Wheaton. Tickets go on sale on May 2. You won't be disappointed!

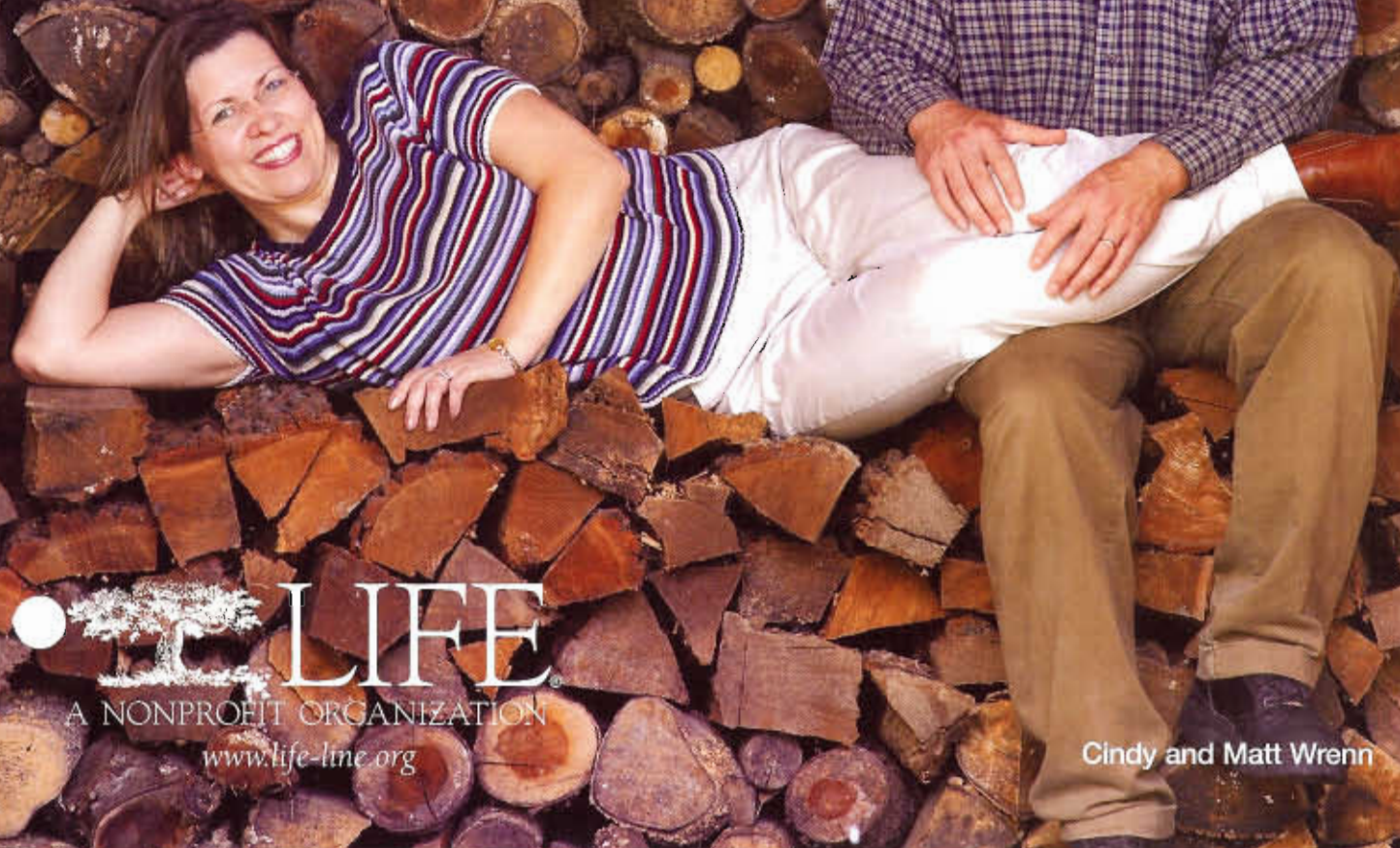
Remember, we can help you with all of your insurance and financial service needs for yourself and your business. Call today about your specific needs.

# •realLIFEstories®

Learn How Planning Ahead Helped One Family  
Keep Its Dreams for the Future Alive

*No. 4 in a Series*

Plus: Information to  
Help You Figure  
Out if You Need  
Disability Insurance



• **LIFE**

A NONPROFIT ORGANIZATION  
[www.life-line.org](http://www.life-line.org)

Cindy and Matt Wrenn

# A New Home Saved From Disaster

Cindy and Matt Wrenn were days away from closing on their dream home when disaster struck. Cindy, 28, suddenly fell ill while teaching a real estate class and was rushed to the hospital. She was stricken with a brain aneurysm, and during surgery she suffered a stroke.

With Cindy in critical condition and fighting for her life, the house closing seemed out of the question. It was unclear if Cindy would survive, let alone return to her job at a real estate title company. Matt's teaching salary wasn't enough, on its own, to qualify for the mortgage. Knowing how much the home meant to Cindy, Matt contacted his insurance agent, Gillian Lotz, who had helped the couple purchase disability insurance policies. Lotz pointed out to the lender that Cindy's individual coverage, combined with the disability benefit she received from her employer, would replace 70% of her salary until she turned 65. The loan was approved.

Cindy's recovery was nothing short of miraculous. A month after the stroke, Cindy was released from the hospital, and a few weeks later she moved into her new home in picturesque rural Maryland. Just three months later, Cindy was able to return to her job part-time. The income Cindy earned allowed her to move from a full to a partial disability claim.



Agent Gillian Lotz (left), clients Cindy and Matt Wrenn with daughter Sarah

Today, Cindy is no longer collecting disability benefits. She's in good health and owns her own title company. Matt is a state fire marshal. They also are proud parents of a year-and-a-half-old daughter, Sarah. Cindy still has disability insurance, so if disaster should ever strike again, she's covered. In fact, she still pays the same premiums that she paid before she became ill. "When you're in your twenties, you don't think of such things as disability insurance," says Cindy. "I'm so thankful that I had it."

## Do I Need Disability Income Insurance?

### Think About This...

- Nearly one out of every three workers over age 30 will suffer a disability lasting three months or longer at some time in their working career.<sup>1</sup>
- Nearly half of all home foreclosures are caused by an unforeseen disability.<sup>2</sup>
- More disabilities are the result of illness rather than accidents.<sup>3</sup>
- Each year, about 70 percent of those who apply for Social Security disability benefits get denied.<sup>4</sup>



### Still Not Convinced?

**>> If you became disabled and could no longer work, how would your family get by financially?**

To assess the income needed to make ends meet should you become disabled and unable to work, use LIFE's online calculator at:

[www.life-line.org/disabilitycalculator](http://www.life-line.org/disabilitycalculator)

Sources: <sup>1</sup>America's Health Insurance Plans, 2004 <sup>2</sup>Norton's Bankruptcy Law Advisor, 2000 <sup>3</sup>JHA Disability Survey, 2002 <sup>4</sup>Social Security Administration, 2003